

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:
CUDNIK, JEROME M

CUDNIK, JERRY M

Debtor(s)

CHAPTER 7 CASE

CASE NO. 08-07612 CAD

JUDGE CAROL A. DOYLE

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT
219 South Dearborn, Courtroom 742
Chicago, Illinois 60604

on: **October 9, 2008**
at: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>7,002.39</u>
b. Disbursements	\$ <u>0.00</u>
c. Net Cash Available for Distribution	\$ <u>7,002.39</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
GLENN R. HEYMAN (Trustee Fees)	0.00	\$1,450.24	

5. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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6. Claims of general unsecured creditors totaling \$15,617.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 35.55%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	IL Dept. Employment Security	\$ 9,725.23	\$ 3,457.51
2	CAPITAL ONE BANK (USA), N.A.	\$ 3,094.65	\$ 1,100.21
3	PYOD LLC its successors and assigns as assignee of	\$ 2,797.12	\$ 994.43

7. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
8. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
9. Debtor has been discharged.
10. The Trustee proposed to abandon the following property at the hearing: whole life insurance.

Dated: September 9, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 S. Dearborn Street; 7th Floor
Chicago, IL 60604

Trustee: GLENN R. HEYMAN

Address: 135 S. LaSalle Street, #3705
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